

2021 Benefits Quick Guide (rev. 11/15/21)

Medicare Part A 2022 Premium, Deductibles & Co-pays			2022 Medicare Part B Premiums & Deductibles	
Part A Premium	40+ quarters 30-39 quarters < 30 quarters	\$0 \$274 per month \$499 per month	Part B Standard Premium	\$170.10 per month
Hospital Deductible	(per benefit period deductible)	\$1,556	<u>Those with annual incomes:</u> \$91,001-\$114,000 (single) or \$182,001-\$228,000 (married)	\$238.10 per month Part D + \$12.40 to premium
Hospital Co-pays *Lifetime reserve	Days 61-90 Days 91-150*	\$389 per day \$778 per day	\$114,001-\$142,000 (single) or \$228,001 - \$284,000 (married) For those over these amounts...	\$340.20 per month Part D + \$32.10 to premium Visit medicare.gov
SNF Co-Pay	Days 21-100	\$194.50 per day	Part B Deductible	\$233 per year

Medicare Savings Program (MSP) effective 3/21			SSA COLA (1/21) 1.3 %		2021 SSI \$794 (one) or \$1191 (couple)	
Program	Status	Income Limit	Status	Income Limit	NO ASSET LIMITS FOR MSP No Estate Recovery after 1/1/10 Income (143% TFA) listed includes (7/1/21) Husky C unearned income disregard of \$362/single & \$724/couple if each has unearned income. Special shared: \$429/mo Assets: \$1600 single; \$2,400 couple	
QMB (Q01) 211% FPL	Single	\$2,265 / mo	Couple	\$3,064 / mo		
SLMB (Q03) 231% FPL	Single	\$2,480 / mo	Couple	\$3,354 / mo		
ALMB (Q04) 246% FPL	Single	\$2,641 / mo	Couple	\$3,572 / mo		
Medicaid (Husky C) (for those 65+, blind or with a disability)	Single	\$1,005 (region A) \$894 (reg. B & C) Eff 7/21	Couple	\$1542 (reg. A) \$1432 (reg. B & C) Eff 7/21		
Husky A (160% FPL)	Caretakers w/ children < 19 years		For two	Magi: \$2,323 /mo	Husky A eff. 3/21	

If you qualify for MSP, you will automatically qualify for Full Extra Help and the lower co-pays for Part D

Medicare Part D	Medicaid Expanded Benefits (3/21)	CT Health Insurance Exchange						
Full Low Income Subsidy (LIS) 2022 LIS Level 1: CO-PAYS FOR MEDICATIONS: \$3.95 - FORMULARY GENERIC DRUGS \$9.85 - FORMULARY BRAND NAME DRUGS LIS Level 2: Medicaid recipients up ≤ 100% FPL: \$1.35/\$4 Max \$17 per month LIS Level 3: Medicaid Waiver/SNF - \$0 co-pays 2022 CT LIS Benchmark Premium: \$36.27 2022 \$33.37 base premium to calculate penalty	HUSKY D <table border="1" style="margin: auto; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Household size</th> <th style="width: 70%;">MAGI Monthly Income (138%)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1 person</td> <td style="text-align: center;">\$1482</td> </tr> <tr> <td style="text-align: center;">Couple</td> <td style="text-align: center;">\$2,004</td> </tr> </tbody> </table> No asset limit restrictions Age 19-64 without Medicare without children. MAGI income. Apply at www.accesshealthct.com	Household size	MAGI Monthly Income (138%)	1 person	\$1482	Couple	\$2,004	Access Health CT Benefits Center- 1-855-805-4325 www.accesshealthct.com Special Enrollment May 1 – August 15, 2021
Household size	MAGI Monthly Income (138%)							
1 person	\$1482							
Couple	\$2,004							

2021 Federal Poverty Limits	Supplemental Nutrition Assistance Program (SNAP) eff. 10/21	DSS applications mailed to:												
Eff. 1/21	<table border="1" style="margin: auto; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Household size</th> <th style="width: 40%;">Gross Income Limit (most households)</th> <th style="width: 45%;">Max monthly benefit</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">\$1,986</td> <td style="text-align: center;">\$250</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">\$2,686</td> <td style="text-align: center;">\$459</td> </tr> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">\$3,386</td> <td style="text-align: center;">\$658</td> </tr> </tbody> </table> No asset limit under 185% FPL Asset limit over 185%: \$3,750 https://portal.ct.gov/DSS/SNAP/Supplemental-Nutrition-Assistance-Program---SNAP	Household size	Gross Income Limit (most households)	Max monthly benefit	1	\$1,986	\$250	2	\$2,686	\$459	3	\$3,386	\$658	DSS Connect Scanning Center P.O. Box 1320 Manchester, CT 06045-1320 Or apply online: www.connect.ct.gov DSS Benefits Line: 1-855-626-6632 W-1LTC Medicaid LTSS: send to LTSS Application Centers
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RENTER'S REBATE - April 1-Oct 1 For Renters 65 years +; 50 years + for surviving eligible spouse; or 18 years old with 100% permanent disability. 1 year residency, no asset test. Hotline for questions: 860-418-6377														

CT Energy Assistance Program (CEAP) 10/21 **Accepting applications through May 31, 2022**

Household Size	60% state median income	Eligibility
1	\$39,027	<ul style="list-style-type: none"> • Up to \$1015 for 'vulnerable' households - age 60+, person with a disability, or under age 6. • Up to \$940 for non-vulnerable households • Renters whose heat is included in rent: \$225 - \$475 • Crisis Heating Assistance: Up to \$1,010 for deliverable fuel heated households up to 200% FPG. Up to \$500 for eligible households over 200% FPG. • Safety Net Assistance for those unable to secure primary deliverable fuel may be eligible for up to additional \$700 per delivery. • Households with a member who is responsible for paying for heat and is receiving TFA, State Supplement, Refugee Cash Assistance, SNAP or SSI are categorically eligible for CEAP. Liquid Assets test is suspended. • Apply thru local Community Action Agency – CAA look up and more info at www.ct.gov/staywarm
2	\$51,035	
3	\$63,044	
4	\$75,052	
5	\$87,060	
6	\$99,069	

CT Home Care Program for Elders	Functional Criteria	Income Guidelines	Asset Guidelines
State Funded - Level 1 Closed 7/17	One critical need	No income ceiling	Individual: \$39,114; Couple: \$52,152 (eff 1/21) 150% & 200% of CSPA
State Funded –Level 2	Skilled nursing home level of care*	No income ceiling- 4.5% cost share	Individual: \$39,114; Couple: \$52,152 (eff 1/21) 150% & 200% of CSPA
Medicaid Waiver – Level 3 300% of SSI (\$794) (updated 1/1/21)	Skilled nursing home level of care**	\$2,382/month (1/21) Only the individual's income is counted toward eligibility	Individual -\$1600 Couple - \$3200 (both receiving services) \$27,676 one receiving services)1/21 A higher asset amount may be allowed when a spousal assessment is done (Excess home equity limit: \$906,000)
Applied Income starts at \$2,147-200%FPL (3/1/21)			
Medicaid – Level 5 (3/21)	1 or 2 critical needs	\$1611 month (150% FPL)	Individual: \$1,600 Medicaid groups: S01 – S05
State-CHCPED-Level 4	Skilled nursing home LOC*	No income ceiling	Individual: \$39,114; Couple: \$52,152 (eff 1/21) Limit 100 slots

*Supervision or cueing ≥ 3 ADLs + need factor; hands-on ≥ 3 ADLs; hands-on ≥ 2 ADLs + need factor. Need factors: Behavioral or cognitive impairment requiring daily supervision to prevent harm or assist with prescribed medications beyond setting up of pills.

Call 1-800-445-5394 to make referrals or refer online <https://www.ascendami.com/Cthomecareforelders/default>
Eff 1/1/2020 max irrevocable funeral service account \$10,000; life insurance of face value \$1500; 5 year look back of assets. Community Spousal Protected Amount (CSPA): Minimum \$26,076 and max \$130,380.00 (1/21) Home equity limit max: \$906,000. Maximum Monthly Maintenance Needs Allowance-MMNA: \$3,259.50 (1/21). Minimum: \$2177 (7/21)
Federal Poverty Levels are usually announced in March of each year

Other Long Term Services and Supports Options

Program	Eligibility	Benefits	How to Apply?
Community First Choice Provision from the Affordable Care Act (ACA)	Anyone functioning at skilled nursing home level of care and on any type of Medicaid (i.e. Husky A, D, C, Med-Connect). No age restriction	Self-directed care; PCA (including family/friends, not spouse); Home delivered services; home modifications; assistive technology; Support Broker	Call 2-1-1 or www.ctmfp.com

Information for Persons with Disabilities

MedConnect (Medicaid for the Employed Disabled)	Persons with a disability who have earned income. Proof of disability: Receiving SSD; Medicare Part A after SSD stops or fill out W-300MED (Voc. Med) or W-300T19 for medical review by DSS	Earned income up to \$6,250/mo or \$75,000/yearly. Premium could apply if income is above 200% FPL (questions on premium: 1-800-656-6684)	\$10,000 (\$15,000 couple) Excluding: car used for work/medical appts, home, approved retirement accts (i.e. IRA, 401K) & approved DSS account for special employment expenses Apply W-1E or www.connect.ct.gov
Bureau of Rehabilitation Services (BRS)	Assist persons with disabilities wanting to return to work		1-800-537-2549
BRS Benefits Counselor	Benefits Specialist explain the benefits of working & how employment works with benefits		1-800-773-4636 to find out your local contact www.portal.ct.gov/ADS
Ticket to Work	9-month trial test period to return to work. Individuals get full benefits regardless of money earned.		1-866-968-7842
Centers for Independent Living	Provide peer support, I&R, advocacy, independent skills training to persons with disabilities		www.cacil.net for contact information
ABLE Act Accounts www.ablenrc.org	Tax-free savings accounts for people with a disability prior to age 26 to pay for qualified disability expenses.		1-888-609-3268 https://savewithable.com/ct/home.html
Senior Outreach & Engagement	Identify, engage, refer & link adults 55 years old+ adults to individually tailored community treatment options.		https://portal.ct.gov/DMHAS/Programs-and-Services/Older-Adult-Services

Long-Term Care Medicaid Application Centers (for new W-1LTC Medicaid applications):

Waterbury Office, 249 Thomaston Ave., Waterbury, CT 06702

Bridgeport Office, 925 Housatonic Avenue, Bridgeport, CT 06606

New Haven Office, 50 Humphrey St., New Haven, CT 06513

Greater Hartford Office, 20 Meadow Rd., Windsor, CT 06095—For Statewide Medicaid Waiver HCBS Applications only